

United States Bankruptcy Court  
District of Arizona

In re:  
RENEE HARRIS  
Debtor

Case No. 14-16403-MCW  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: colasonk  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db  
14417401 +RENEE HARRIS, 1244 E HIGHLAND AVE, APT #3, PHOENIX, AZ 85014-4025  
13248081 +BYL MGMT SVC, 1230 AMERICAN BLVD, West Chester PA 19380-4264  
13248083 +Bureau Of Med Econcs, 326 E Coronado Rd, Phoenix AZ 85004-1524  
13248084 +Byl Collection Service, 301 Lacey St, West Chester PA 19382-3727  
++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
(address filed with court: Choice Recovery, 1550 Old Henderson Rd St, Columbus OH 43220)  
14417402 +CREDIT CONTROL CORP, 11825 ROCK LANDING DR, Newport News VA 23606-4236  
13248087 +Dlvry Fn Svc, 7077 E Bell Rd Suite 200, Scottsdale AZ 85254-1517  
14417403 +GCSMT2COL, 1040 S RANGELINE RD, PO BOX 749, Carmel IN 46082-0749  
13248089 +J R Brothers Finance I, 10000 N 31st Ave Ste D20, Phoenix AZ 85051-9567  
13248090 +Kenneth Eisen & Assoc, 777 E Missouri Ave Ste 1, Phoenix AZ 85014-2850  
13248091 +MICHAEL J VINGELLI, 33 N STONE AVENUE STE 1800, Tucson AZ 85701-1415  
13421438 +MICHAEL J. VINGELLI ESQ, 2 E. CONGRESS STE 804, TUCSON AZ 85701-1731  
13248092 +Mnet Fin Inc, 95 Argonaut Ste 250, Aliso Viejo CA 92656-4142  
14417404 +ROGER WINEBARGER, RONOAKE APT MGMT CO, PO BOX 6074, Peoria AZ 85385-6074  
13266126 +SOUTHWEST GAS CORPORATION, PO BOX 1498, VICTORVILLE, CA 92393-1498,  
BANKRUPTCY DESK 92393-1498  
14673428 ++U S COLLECTIONS WEST INC, 2320 W PEORIA AVE #C116, PHOENIX AZ 85029-4767  
(address filed with court: US COLLECTIONS WEST, INC., 2320 W PEORIA AVE STE#C-116,  
PHOENIX, AZ 85029)  
13248093 +Us Collections West In, 2320 W Peoria Ave Ste C1, Phoenix AZ 85029-4767  
14417405 +VERIZON WIRELESS, PO BOX 4005, Acworth GA 30101-9006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: BJHFORD.COM Aug 23 2017 22:58:00 JILL H. FORD, PO BOX 5845,  
CAREFREE, AZ 85377-5845

smg EDI: AZDEPREV.COM Aug 23 2017 22:58:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
cr +EDI: PRA.COM Aug 23 2017 22:58:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
13248079 +E-mail/Text: bankruptcy@aps.com Aug 23 2017 23:25:14 Aps, P O Box 53933 Station 3206,  
Phoenix AZ 85072-3933  
13248080 +E-mail/Text: RANDY@ACIPHOENIX.COM Aug 23 2017 23:26:03 Arrowhead Collections,  
Po Box 83087, Phoenix AZ 85071-3087  
13248082 +E-mail/Text: payments@brsi.net Aug 23 2017 23:26:20 Business Revenue Syste,  
2419 Spy Run Ave Ste A, Fort Wayne IN 46805-3262  
13250177 +E-mail/Text: bankruptcy@cavps.com Aug 23 2017 23:25:35 Cavalry Investments, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
13248085 +E-mail/Text: bankruptcy@consumerportfolio.com Aug 23 2017 23:25:24 Consumer Portfolio Svc,  
Po Box 57071, Irvine CA 92619-7071  
13248086 +EDI: CCS.COM Aug 23 2017 22:58:00 Credit Coll, Po Box 9134, Needham MA 02494-9134  
13248088 +E-mail/Text: bknoticing@grantweber.com Aug 23 2017 23:25:12 Grant&Weber,  
14795 North 78th Suite 800, Scottsdale AZ 85260-3010  
13252061 +EDI: MID8.COM Aug 23 2017 22:58:00 Midland Credit Management, Inc.,  
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
13967063 EDI: PRA.COM Aug 23 2017 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

HAINES 2 MEYER on behalf of Debtor RENEE HARRIS help@arizonabankruptcyhelp.com,  
g21586@notify.cincompass.com  
HAINES 3 MEYER on behalf of Debtor RENEE HARRIS help@arizonabankruptcyhelp.com,  
g21586@notify.cincompass.com  
HAINES 4 MEYER on behalf of Debtor RENEE HARRIS help@arizonabankruptcyhelp.com  
JILL H. FORD jford@trustee.phxcoxmail.com, AZ31@ecfbis.com, jford@trustee.phxcoxmail.com  
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 5

**Information to identify the case:**Debtor 1 **RENEE HARRIS**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7926**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:14-bk-16403-MCW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

RENEE HARRIS

8/23/17**By the court:** Madeleine C. Wanslee  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**